

---

**SUBSTITUTE HOUSE BILL 2014**

---

**State of Washington**

**58th Legislature**

**2003 Regular Session**

**By** House Committee on Financial Institutions & Insurance (originally sponsored by Representatives Flannigan, Delvin, Kirby, Moeller, Lovick, Lantz, G. Simpson, Shabro, Edwards and Kagi)

READ FIRST TIME 03/05/03.

1       AN ACT Relating to insurance coverage for injuries sustained  
2 because of alcohol or narcotic use; adding a new section to chapter  
3 48.20 RCW; adding a new section to chapter 48.21 RCW; adding a new  
4 section to chapter 48.44 RCW; adding a new section to chapter 48.46  
5 RCW; creating new sections; and repealing RCW 48.20.272.

6 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

7       NEW SECTION. **Sec. 1.** The legislature finds that an alcohol or  
8 drug-related injury that requires treatment in an emergency department  
9 can be a critical moment in the life of a person with a substance abuse  
10 problem. Studies have demonstrated that appropriate interventions by  
11 hospital staff at these times can reduce substance abuse and lower  
12 future health care costs.

13       NEW SECTION. **Sec. 2.** A new section is added to chapter 48.20 RCW  
14 to read as follows:

15       An insurer may not deny coverage for the treatment of an injury  
16 solely because the injury was sustained as a consequence of the  
17 insured's being intoxicated or under the influence of a narcotic.

1        NEW SECTION.    **Sec. 3.**    A new section is added to chapter 48.21 RCW  
2 to read as follows:

3        An insurer may not deny coverage for the treatment of an injury  
4 solely because the injury was sustained as a consequence of the  
5 insured's being intoxicated or under the influence of a narcotic.

6        NEW SECTION.    **Sec. 4.**    A new section is added to chapter 48.44 RCW  
7 to read as follows:

8        A health care service contractor may not deny coverage for the  
9 treatment of an injury solely because the injury was sustained as a  
10 consequence of the enrolled participant's being intoxicated or under  
11 the influence of a narcotic.

12       NEW SECTION.    **Sec. 5.**    A new section is added to chapter 48.46 RCW  
13 to read as follows:

14       A health maintenance organization may not deny coverage for the  
15 treatment of an injury solely because the injury was sustained as a  
16 consequence of the enrolled participant's being intoxicated or under  
17 the influence of a narcotic.

18       NEW SECTION.    **Sec. 6.**    RCW 48.20.272 (Optional standard provision  
19 No. 23--Intoxicants and narcotics) and 1951 c 229 s 28 are each  
20 repealed.

21       NEW SECTION.    **Sec. 7.**    This act applies to all contracts issued or  
22 renewed on or after the effective date of this act.

--- END ---